

From: H Dowling <hdowling7@gmail.com>
Sent: Thursday, September 24, 2015 1:42 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Your proposed rule to restrict trading options in IRA accounts is unnecessarily paternalistic and ultimately unfair.

I am a retired widow whose spouse did not believe in life insurance, unfortunately. I acquiesced to his prejudice because I never thought he would drop dead of a heart attack at age . . . I had planned to get life insurance with or without his approval when he turned . . . Obviously, he never made it.

As a former educator in California, I do not receive a Social Security benefit even though both I and my husband paid into it, so I live month to month on my teachers' retirement benefit.

I have taken the time to learn proper options trading and its grown my meager IRA account. Some options trades actually reduce risk rather than increase them.

Please do not approve this rule because it has a fatal flaw, which is that it will unfairly restrict the trading of options in IRA accounts such as mine.

Thank you.

H. Dowling